

In re:
Cindy Acosta
Debtor

Case No. 23-13490-DS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-2

User: admin

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Date Rcvd: Oct 10, 2023

Form ID: 318a

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2023:

Recip ID	Recipient Name and Address
db	Cindy Acosta, 11733 Vultee Ave, Downey, CA 90241-5420
41560657	+ RE/MAX, 6695 E Pacific Coast Hwy Ste 150, Long Beach, CA 90803-4235
41560659	+ ROYAL GARDENS APARTMENTS, 9352 Holder St, Cypress, CA 90630-5862
41560660	+ TARGET CREDIT / TD BANK, PO BOX 673, MINNEAPOLIS, MN 55440-0673
41560662	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, US BANK, 205 W 4TH ST STE 700, CINCINNATI, OH 45202

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BSLESLIE	Oct 11 2023 09:50:00	Sam S Leslie (TR), 1130 South Flower Street, Suite 312, Los Angeles, CA 90015-2143
smg	EDI: EDD.COM	Oct 11 2023 09:50:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Oct 11 2023 09:50:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	Oct 11 2023 06:02:00	Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
cr	+ EDI: AISACG.COM	Oct 11 2023 09:50:00	BMW Bank of North America, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
41560649	+ Email/PDF: bncnotices@becket-lee.com	Oct 11 2023 06:12:35	AMERICAN EXPRESS, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
41560650	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 11 2023 06:02:00	APPLE CARD / GS BANK, LOCKBOX 6112 PO BOX 7247, PHILADELPHIA, PA 19170-0001
41560651	+ EDI: TSYS2	Oct 11 2023 09:50:00	BARCLAYS BANK / OLD NAVY, 125 S WEST ST, WILMINGTON, DE 19801-5014
41560652	+ EDI: CITICORP.COM	Oct 11 2023 09:50:00	BESTBUY / CITIBANK, 50 NORTHWEST POINT ROAD, ELK GROVE VILLAGE, IL 60007-1032
41560653	EDI: BMW.COM	Oct 11 2023 09:50:00	BMW FINANCIAL SERVICES, 5515 PARKCENTER CIR, DUBLIN, OH 43017
41560655	+ EDI: CITICORP.COM	Oct 11 2023 09:50:00	CITICARDS, PO BOX 6241, SIOUX FALLS, SD 57117-6241
41560654	EDI: JPMORGANCHASE	Oct 11 2023 09:50:00	CHASE CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850
41560656	+ Email/Text: bnc@nordstrom.com	Oct 11 2023 06:03:21	NORDSTROM / TD BANK, 13531 E CALEY

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41560661	+ EDI: CITICORP.COM		AVE, ENGLEWOOD, CO 80111-6505
		Oct 11 2023 09:50:00	THE HOME DEPOT / CITIBANK, PO BOX 6497, SIOUX FALLS, SD 57117-6497
41560663	+ EDI: WFFC2		
		Oct 11 2023 09:50:00	WELLS FARGO, PO BOX 14517, DES MOINES, IA 50306-3517

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
41560658	*	RE/MAX, 6695 E Pacific Coast Hwy Ste 150, Long Beach, CA 90803-4235

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2023 at the address(es) listed below:

Name	Email Address
Arvind Nath Rawal	on behalf of Creditor BMW Bank of North America c/o AIS Portfolio Services, LLC arawal@aisinfo.com
Benjamin Heston	on behalf of Debtor Cindy Acosta bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubilee bk.net
Sam S Leslie (TR)	sleslie@trusteeleslie.com trustee@trusteeleslie.com;C195@ecfbis.com
United States Trustee (LA)	ustpreion16.la.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Cindy Acosta</u>	Social Security number or ITIN	xxx-xx-3907
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Central District of California			
Case number:	2:23-bk-13490-DS		

Order of Discharge – Chapter 7

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IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cindy Acosta
aka Cindy Jennelle Acosta

[include all names used by each debtor, including trade names, within
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 10/10/23

Dated: 10/10/23

By the court: Deborah J. Saltzman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.